

CREDIT CARD



As the nation's leading consumer loan servicer, Systems & Services Technologies, Inc. (SST) is committed to being the third-party servicer of choice for originators and purchasers of consumer assets. In 2005, SST has expanded its asset servicing capability to third-party card servicing.

The SST third-party Credit Card servicing advantage

Key services provided include:

- Collections
- Call Center
- Customer Service
- Statements
- Fraud Protection
- Card Products

SST supports the following products and services:

- **Traditional MasterCard and Visa** – Turnkey servicing solutions manages all traditional MasterCard and Visa card products.
- **National Debit Cards**
- **Non-Prime Credit Cards** - The Non-prime Credit Cardholders usually call in five to seven times more than the average cardholder. This is due to them being at or near their credit limit, and just having one credit card. At SST, we tailor our services to meet these cardholders' increased urgency and sensitivity. Turnkey servicing solutions manages the unique operational and servicing requirements of non-prime cardholders, including expertise in:
 - Application Process
 - Card Collateralization
 - Customer Service

– Multilingual Support – SST has Spanish speaking servicers and collectors to support non-English speaking cardholders.

- Collections Administration
- Risk Management – Non-prime credit card programs have a unique risk profile, there is significant exposure to:
 - Overlimit balances
 - Application and payment fraud
 - Below-the-floor transactions
 - Cardholder disputes
 - Cardholder chargebacks

SST minimizes clients' risk with our use of effective collection approaches, behavior/dialer strategies and, most importantly, risk management experience.

• Private Label Cards

SST can offer you many advantages with credit card servicing:

- **Interactive Voice Response Unit (IVRU)** SST's world class call center is supported by a feature rich Interactive Voice Response Unit (IVRU). Using a touch-tone telephone, cardholders have immediate access to:
 - Account Information
 - Card Activation
 - Security SupportThe IVRU system is custom-designed to meet the needs of our clients in both English and Spanish.
- **Incoming Call Distribution** Our phone system answers the calls and queues them for the next available collections specialist.
- **Collections Specialists** They are trained to handle a full range of questions that may arise, such as:
 - Balance and status inquiries
 - Complex payment disputes
 - Authorizations or liability for charges

• Online Servicing System

Our custom-tailored online servicing system provides our collection specialists with point and click access to client specific product profiles.

• Custom Call Center Support

Our collections specialists provide client specific custom call center support including:

- Card activation
- Application inquiries
- Pre-sales call campaigns

• Documents are:

- Date and time stamped upon pick-up from our lock-box facility.
- Prioritized based on importance, and whether the response to the cardholder can be accomplished via a standard system letter or if it requires further research and a custom response.

– SST uses the latest technology including US Mail planet codes to help in the tracking of both inbound and outbound mail. In turn, this helps SST manage its processing of payments and collections.

• Retrievals & Chargebacks

Our department objective is to ensure that our client's cardholders' needs are being met while limiting our client's risk of financial losses.

SST's Full Outsource Servicing can provide the optimal way to meet the goals of your lending programs.

continued



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In 2005, SST expanded its asset servicing capability to third-party credit card servicing.

Asset generation	Boarding/record retention	Training	Payment processing	Collections
<ul style="list-style-type: none">• Bank, Fin Co, et al• Receive package• Review/audit• Image/store• Disclosure statements held by SST	<ul style="list-style-type: none">• New hires• Refresher• Brown bag lunch sessions	<ul style="list-style-type: none">• Lock box• Allotment/auto draft/ACH• Western Union/Money Gram• Check processing	<ul style="list-style-type: none">• Credit-based strategies• Auto dialing• Specialty collections—counseling (CCCS), deceased, skip, soldier's and sailor's, BK, etc.	
Customer service				
<ul style="list-style-type: none">• IVRU—cardholders have immediate access to their account information• 24x 7/365 day call center support• Inbound call distribution routes to next available collector• Consumer credit counseling• Credit balance refunds/chargebacks	<ul style="list-style-type: none">• Account research/disputes• Statement reprints• Credit line decreases• Hardship• Legal• Fraud• Lost/stolen cards—reissuance• Web access	<ul style="list-style-type: none">• Credit disputes• Bankruptcy• Compliance	<ul style="list-style-type: none">• Data Aggregation Services• Accounting• Back-up servicing• Investor reporting	<ul style="list-style-type: none">• Contingency - fee based• Legal
Legal				
Analysis & reporting				
Deficiency collections				

Contact us

To speak with a SST business advisor, please call us at **1-866-637-3213**, or visit our Web site at www.sst-mo.com.



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